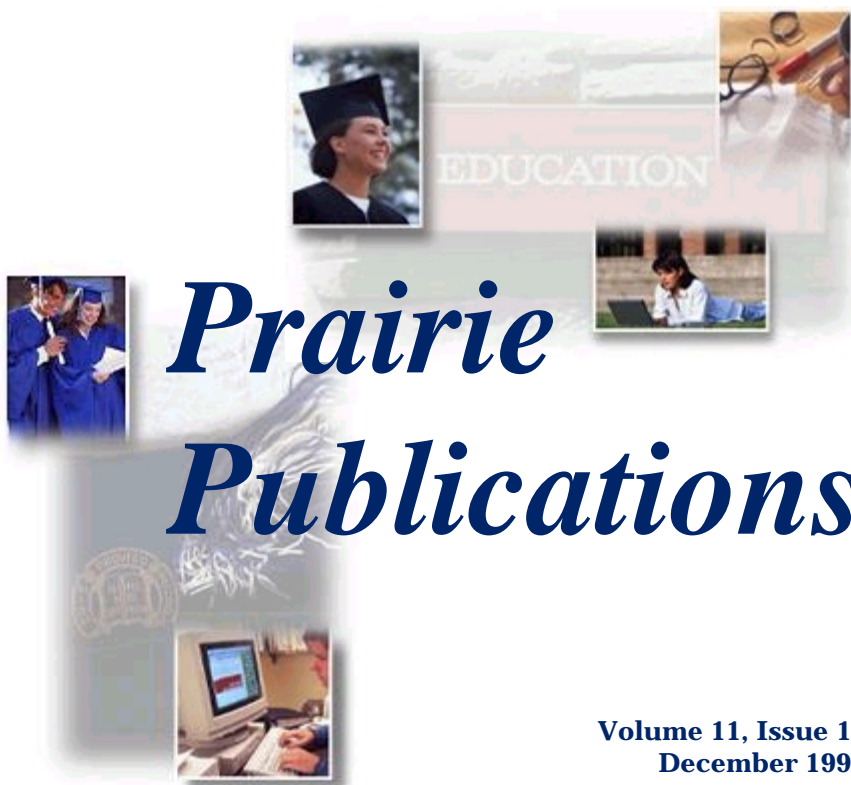


Inside This Issue

NDASFAA Update	2
Form Facts	3
New Exit Counseling Data for Schools 3	
SLND-Guarantor Bulletin Update	3
Did You Know? PSA's	4
Who's Coming and Going at SLND?	4
SLND Employee of the Month	4
Upcoming Events	4
Hello...from HECN	5
HECN - Student Information Systems Report	5
What You Should Know About This Year's Freshmen	6
SLND Phone List	7
Financial Aid Information Sessions	8



Prairie Publications

Volume 11, Issue 12
December 1999

Common Manual **Committee Leadership** **Changes**

*by Peter Pundt, Chair
Common Manual Public Information
Subcommittee*

The Chair Holders of the *Common Manual* Committees and Governing Board have changed effective November 1, 1999.

GOVERNING BOARD

Joe Bradley, Director of the Bureau of Program Policy and Institution Review, New York State Higher Education Services Corporation succeeds Tom Melecki, NSLP, Inc. as Chair of the *Common Manual* Governing Board.

Mr. Bradley's 19 years experience in the student loan community includes contributions to the *Common Manual* as a charter member of the Common Claim Initiative workgroup and in membership in NCHELP's Program Regulations Committee. He

currently represents HESC to the New York State Education Department, the New York State Proprietary Council and to Guarantec's Compliance Committee.

Nina Hold, Assistant Vice President and Manager of Policy and Regulatory Affairs, a 17 year veteran of Texas Guaranteed Student Loan Corporation, succeeds Mr. Bradley as Chair-Elect. Ms. Hold spearheaded TG's participation in the *Common Manual* as a member of the founding workgroup. She has held a position on the Governing Board since its inception. As a member of NCHELP's Program Operations Committee, she helped develop both the Stafford and PLUS Application/Promissory Note and the Master Promissory Note.

Cindy Hepler, Manager, School & Lender Review, Pennsylvania Higher Education Assistance Agency, succeeds Marjory Harvey, Texas

Guaranteed Student Loan Corporation, as Chair of the Policy Committee. Ms. Hepler's 20 years of student loan experience with PHEAA has been in the Program Review Department interpreting and applying regulations to real life situations. Susan Degen, Oregon Student Assistance Commission, replaces Char Feist, Student Loans of North Dakota, as Chair of the Logistics & Information Committee. Ms. Degen, a member of the L&I Committee since its inception, was a member of the original *Common Manual* work group. Her position as Policy Research Specialist with OSAC consists of research and analysis of Federal regulations, the HEA, and other guidance relating to the FFELP. She brings nine years of student loan experience with her to her position as Chair.

Continued on Page 2

Continued from Page 1

POLICY COMMITTEE

Michelle Anderson, Policy Advisor, Texas Guaranteed Student Loan Corporation, joins the committee with 15 years experience in Federal education programs.

Carolyn Brown, Missouri Student Loan Program, was re-elected. Ms. Brown has been a member of the Policy Committee since 1997 and active with the *Common Manual* since December 1995.

Betsy Mayotte, American Student Assistance, joins the committee with practical customer oriented experience, both with Sallie Mae and with ASA.

Carmen Piekenbrock, Colorado Student Loan Program, will contribute her 14 years experience in student loan compliance, and of representing CSLP to the *Common Manual* Governing Board. She previously served on the Logistics and Information Committee and produced a training manual which received national recognition.

Cheryl Hughes, South Carolina Student Loan Corporation, will contribute from her 18 years of financial aid experience, most recently as Compliance Officer for SCSLC. Ms. Hughes also brings with her experience as Past President of the South Carolina Association of Student Financial Aid Administrators, and member of the Executive Board of the Southern Association of Student Financial Aid Administrators.

LOGISTICS & INFORMATION COMMITTEE

Peter Pundt, Director, Program Review, Pennsylvania Higher Education Assistance Agency was re-elected as Chair of the Public Information subcommittee. He brings his experience with consumer banking and regulatory compliance with over 21 years in the student loan industry. He is currently a member of NCHELP's Program Regulations Committee

The *Common Manual* provides a single, standardized set of current student loan policies. It is a joint effort of the 36 student loan guaranty agencies nationwide that produced and distributed 16,468 paper and 2,011 electronic versions of the *Common Manual* to the student loan industry in 1999. Many thanks to the outgoing leadership for their unfailing effort and devotion in making the *Common Manual* uncommon in its effectiveness for its users.

NDASFAA Update

by Bruce Helgerud, President - NDASFAA

Greetings.

Many things going on. New developments - new opportunities. November has been quite a month. The High School Counselors Workshops on November 16, 17 and 18. The Final Federal Regulations published and the Appropriations Bill passed by Congress to be vetoed by the President, followed by the

Omnibus Funding Bill. The New Millennium and Y2K may be a relief. In addition, Ray Schields passed away (he was a past NDASFAA President) and Donna Hartman-Turner has left financial aid for another job (she was the current NDASFAA President-Elect) so we have lost some of our past and some of our future this November.

The RNASFAA Decentralized Training Session (Fall Session—North Dakota), December 1 and 2, 1999 was followed by the Department of Education's Video Conference on Reauthorization, so we have gotten quite a load of information to put to use for the new year. As far as the Title IV RETURN of FUNDS calculation—everyone remember help is on the way in the form of DOE's software to do the Return of Funds calculation.

It is already time to look to Spring. Remember that we will have the NDASFAA Annual Conference, April 12-13, 2000 at the Holiday Inn in Bismarck, ND. Any suggestions for the program or any help for the committee work, contact co-chairs, Jeff Jacobs and Angie Wynn.

Anyone interested in being involved at the National level??

"NOMINATIONS SOUGHT FOR NASFAA ELECTED OFFICES"

Nominations are being accepted to fill the positions of NASFAA National Chair/Chair-Elect, four national Representatives-at-Large to the Board of Directors, and three members of the Nominations

Continued on Page 3

Prairie Publications

ATTN: Program Development
Student Loans of North Dakota
PO Box 5524
Bismarck, ND 58506-5524
Available online at www.banknd.com/slnd

Administered by Bank of North Dakota
overseen by
North Dakota
Industrial Commission

GOVERNOR
Edward T. Schafer

ATTORNEY GENERAL
Heidi Heitkamp

COMMISSIONER OF AGRICULTURE
Roger Johnson

Prairie Publications

By Student Loans of North Dakota is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. *All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.*

Continued from Page 2

and Elections Committee. To nominate an individual, the NASFAA Nomination Form must be completed and mailed or faxed to NASFAA by December 17, 1999. You must contact the person(s) you intend to nominate to obtain his or her consent before submitting the form. You may place your own name in nomination.

Detailed information on the nomination process, offices to be filled, compensation/expenses, campaign guidelines, nomination form, and the 1999-2000 nominations and elections calendar are available online at NASFAA's web site at <http://www.nasfaa.org>. You must enter your NASFAA User ID and password, then go to the Membership and Association page and to the Nominations, Elections, & Awards page.

Hope all the turkey and pie has been digested so you can do it again come Christmas. Have a Happy Holiday Season and a Happy New Year!

New Exit Counseling Data for Schools

*by Holly Schirado, New Loans Supervisor
SLND-Guarantor*

As a supplement to the exit counseling materials, SLND-Guarantor is able to provide schools with student loan indebtedness data on borrowers. The data can be provided upon request and as often as needed. A loan indebtedness information sheet prints for each student and lists each Stafford, PLUS, or SLS loan that was guaranteed by SLND-Guarantor. Information includes the loan amount, interest rates, lender codes, original school codes, loan periods, and loan status. The borrower's estimated payment amount is also provided. Schools can contact Holly at 1-800-472-2166 ext. 85751 or e-mail to hschirad@state.nd.us to schedule a date for getting the data.

SLND-Guarantor Bulletin Update

SLND-Guarantor Bulletin #5-99 was issued at the end of November and included the following topics:

- 1) Exit Counseling Data for schools may be supplemented by student loan indebtedness information on loans guaranteed by SLND-Guarantor.
- 2) T-Bill rate for the quarter ending September 30, 1999 is 4.82%.
- 3) New deferment forms are available and must be the forms issued on or after November 1st.
- 4) New PLUS and MPN forms are ordered and must be the forms issued on or after March 1, 2000.
- 5) CommonLine users are encouraged to migrate from CompuServe to the SMTP/POP3 method of transferring data.
- 6) Final Regulations have been issued in the form of Federal Registers.
- 7) *Common Manual* updates include information on eligibility requirements; co-payable checks; borrower authorization for EFT; credit balances; deferment eligibility on defaulted loans; forbearance eligibility of jointly liable borrowers; payment following a post-deferment grace; combining loans for a single repayment schedule; special allowance eligibility on returned claims; consolidating defaulted loans; first payment due date on a consolidation loan; and an ending date for interest billing and special allowance.

Form Facts

by Holly Schirado, SLND-Guarantor

Revisions have been made to the **Total and Permanent Disability Cancellation Request** form. The request form is used by borrowers who request that their FFELP loans be discharged due to total and permanent disability conditions. Revisions to the form were made with the intention to deter incorrect or fraudulent certification of the forms. This new form must be provided to all borrowers requesting total and permanent disability cancellations after January 1, 2000. However, old forms that were issued prior to January 1 may still be processed after that date.

To view this revised form in PDF format, visit NCHELP's web site at <http://www.nchelp.org/contents/elibrary/Formsndx.htm>.

Please contact our office at 1-800-472-2166 ext. 85751 or e-mail to hschirad@state.nd.us if you would like a supply of these forms.

Did You Know? PSA's

The following Public Service Announcements will be used in December. These messages are a service of Student Loans of North Dakota, administered by Bank of North Dakota, and are "designed to meet your student loan needs." If you have an idea or suggestion on a PSA you would like us to use, or if you have comments on previous ones, please call Beth or JoAnn in Program Development at 1-800-472-2166 ext. 85653 or 85619.

Did you know you can have your student loan payment made automatically? Automated Clearing House (or ACH) payment process allows your bank to automatically deduct your student loan payment from your checking or savings account each month. By using the ACH payment method, the borrower can choose between different dates of the month to make those student loan payments. If you have questions or need more information regarding ACH payments, call 1-800-472-2166 ext. 85660 or visit SLND's web site at www.banknd.com/slnd.

Did you know financial aid for college consists of grants, fellowships, or scholarships which need not be paid back; and low-interest student loans, which must be paid back? To apply for any federal financial aid, including grants or loans, a student is required to complete the Free Application for Federal Student Aid (or FAFSA). For more information, call College Information Service at 1-800-554-2717.

Did you know there are a variety of repayment options available for student loans? The Graduated Repayment Plan allows payments to begin at a lower level and gradually increase over the life of the loan. With the Income Sensitive Repayment Plan, payments are based on current income, whether it goes up or down. The Extended Repayment Plan provides up to 25 years to repay the student loan if the balance is \$30,000 or more. In addition, borrowers whose original balances are under \$3,000 may be able to repay the loan up to 10 years. If you are having difficulty with loan payments, call 1-800-472-2166 ext. 85660 for more information.

Did you know a parent borrowing a Parent Loan for Undergraduate Students (or PLUS loan) for a college-enrolled son or daughter may be eligible to defer payments? Deferments are available for unemployment, economic hardship, or if the borrowing parent is in school. Eligible parents are those who currently have no outstanding balance on a Federal Family Education Loan that was made prior to July 1, 1993. For more information, call 1-800-554-2717.

Who's Coming and Going at SLND?

Laura Lange Toman leaves Student Loans of North Dakota as Coordinator of College Information Service (CIS) to branch out into a new career as an advertising sales representative for Bismarck television station KXMB-TV.

Laura's co-partner in CIS, Linda Albery, has this to say about her "former" partner, "Laura has such a genuine interest in people. Anyone having met Laura senses her sincere enthusiasm. Her positive attitude was such an asset to our department and SLND. It was a joy arriving at the office each day to be greeted by her bright smile. Who knows, she may just be the one to replace Barbara Walters one of these days!"

Away from CIS/SLND, Laura was recently married to Alan (Toman), and finds herself testing new recipes, housebreaking a puppy, deer hunting and planning toward their first house.

All of us join in wishing Laura much success.

SLND Employee of the Month

Diane Sperle has been chosen as Employee of the Month for December. Diane began working for SLND-Guarantor as a temporary Clerk in September 1982. Other positions held within the Guarantor since then include Accounting Clerk, Clerk III, temporary New Loans Processing Supervisor, Collection Officer I, and her current position as Audit Technician - Claim Review.

Diane is a very dedicated employee. She is always willing to take on more responsibility and lend a helping hand to any area in need of it. She is very dependable and well organized. Diane's friendly, thoughtful attitude makes her a great team player.

Diane's extensive knowledge and experience with SLND operations makes her a valuable asset to the entire agency. During peak season, her willingness to help out kept things current and running smoothly with the new loan guarantees, cancellation/revisions, and disbursement areas. Diane's hard work and extra efforts have made this peak season more manageable and a much more pleasant one.

Thanks for always going the extra mile! It was GREATLY appreciated!

Upcoming Events

December 1-2

1999 RMAFSA Decentralized Fall Training Workshop - UND Campus, Grand Forks, ND

December 2

DOE Satellite Video Conference, UND Campus, Clifford Hall, Room. 210, 12:00-2:00 p.m.

Hello...from HECN

by Scott Mahar, State Training Officer
NDUS, HECN-SIS - Grand Forks, ND

Last week I attended the Electronic Access Conference sponsored by the Department of Education. This conference is a chance for financial aid professionals to see what's ahead for the upcoming processing year. This year the sessions are more important because Final Regulations and interpretations have been issued effective November 1.

A brief summary of some of the high points include:

- January 14, 2000 is the CPS processing start-up date for 2000-2001.
- The prisoner match will be implemented at the processing start-up.
- Dependency status questions have been reordered.
- SAR C codes will be printed for all rejects except 16 (signature).
- A new SFAO Management Team is in place at the Department of Education with Greg Woods as the Chief Operating Officer, Jeanne VanVlandren as General Manager for Students, Kay Jack as General Manager for Schools, Linda Paulsen as Interim Chief Financial Officer, and Stephan Hawald as Chief Information Officer.
- Title IV WAN is now known as Student Aid Internet Gateway (SAIG).
- Interpretations are now in place on dealing with students who report drug convictions.
- Interpretations needed for crediting Federal Work Study to a student's account are in place.

- The new Return of Title IV Aid becomes effective October 7, 2000 or sooner, if a school chooses.
- In determining a student's withdrawal date, you must consider: 1) the date the student begins the withdrawal process, or 2) otherwise provided official notification to the school, or 3) if neither, the midpoint.
- For schools who are not required to take attendance, an exception is now in place. The exception indicates you can use the student's last date of attendance at an academically related activity.
- Over a million 1999-2000 FAFSA on the Web, Renewal FAFSA on the web, and FAFSA Express applications were received.
- FAFSA is pink and purple with distribution under way.

These are just a few of the many changes upcoming for the 2000-2001 financial aid processing cycle. More information and the steps necessary to implement these changes will be discussed at the upcoming Decentralized Training Session in Grand Forks on December 1 and 2.

HECN has also been busy finishing up the programming changes necessary to report base year data for the distance education demonstration project. The base year data is to be reported to the Department of Education by December 15, 1999. We want to thank everyone who has assisted us with this programming as well as the changes necessary to make this program a success.

This is the last time I will get to write about Y2K because my next article will not be until January of 2000. HECN has taken the necessary steps to ensure compliance of programs and systems with Year 2000. In addition, we have also put contingency and triage plans in place to deal with any problems that appear. We are confident that we have taken the needed steps to ensure we begin the New Year on a positive note.

I hope everyone has a good ending to the 1900's and look forward to another new and exciting year in Student Information Systems. As usual, if you have any questions, let me know.

HECN - Student Information Systems Report

by Charles Fjeld
Admissions/Registrar State Trainer

The topic of Y2K has been addressed extensively during the past year, but I have not yet covered the topic. Hopefully I can provide some information that you will find helpful in the days ahead.

Each campus has had a Y2K contingency planning group which has been meeting for the past several months. Part of their charge has been to determine how they will proceed with regular daily business in the unlikely event that computer support is not available. It is my understanding that each office has developed a way to manually do business if computer support is absent. These plans are the responsibility of each local campus.

Continued on Page 6

Continued from Page 5

Much careful planning and analysis has gone into preparation and modification of programs and software to insure that the transition into the next century goes as smoothly as possible. For more than two years, programs have been updated and modified to accommodate the changes the new century will bring.

However thorough and complete the analysis and preparations have been, it is still wise to expect problems and to prepare for them. Therefore, several batch programs have been written that will collect data on the student population. These jobs will be run by each institution. Not every institution will be required or expected to run every job. Each institution may decide which of the jobs they believe will be helpful to them in the event that computer support is unavailable. As data entry is completed, it is important to consider the value of waiting to run these batch jobs. It won't be possible to run an unlimited number of batch jobs in the last few hours of 1999; therefore, any of these batch jobs that can be completed early will alleviate bottlenecks in processing at the close of the year.

At some point during the final week of 1999, the system will be made unavailable to end-users and no further data entry or processing will be allowed until the system has been tested and evaluated in the early hours of 2000.

During the time the system appears down, much will be happening. By 9:30 p.m. on December 31, 1999, the system will have been powered down. It will remain powered down until 5:00 a.m. on January 1, 2000. Then technical personnel and database administration will

power the system back up and begin their testing and analysis.

Barring any unforeseen problems, the systems will be made available to the end-user community for testing by 8:00 a.m. on January 1, 2000.

While the planning and preparation continue, it is possible that some of the events identified above will be altered. However, each campus will be kept informed concerning this critical period in time.

What You Should Know About This Year's Freshmen

Most freshmen entering Beloit College this fall were born in 1981—the year President Reagan took office. To help professors understand members of the class of 2003, the college has for the second year released a “Mindset List.”

- They are the first generation to be born into Luvs, Huggies, and Pampers.
- John Lennon and John Belushi have always been dead.
- There has always been a woman on the Supreme Court, and women have always been traveling into space.
- They have never needed a prescription to buy ibuprofen.
- They were born and grew up with Microsoft, IBM PCs, in-line skates, NutraSweet, and fax machines.
- Somebody named Dole has always been running for something.

- *Cats* has been on Broadway all of their lives.
- They never heard anyone say “Good night, John-boy” or “Kiss my grits” in prime time.
- They have never had to worry about the packaging of Tylenol.
- Jesse Jackson has always been getting someone out of trouble someplace.
- Space travel has always been accomplished in reusable spacecraft.
- They have always been able to get their news from *USA Today* and CNN.
- They have spent more than half their lives with Bart Simpson.
- They have probably never dialed a phone or opened an icebox.
- They have never seen white smoke over the Vatican and do not know its significance.
- Ketchup has always been a vegetable.

*MAFAA Matters
November 1999*



***All of us at SLND
wish you, your
family and friends a
joyous and blessed
Holiday Season!***

SLND Phone List

SLND-Administration

Director	Julie Kubisiak	(701) 328-5621	jakubisi@state.nd.us
Assoc. Dir. of Fiscal & Admin. Services	Al Nosbusch	328-5742	anosbusc@state.nd.us
Administrative Assistant	Karen Keller	328-5791	kkeller@state.nd.us
Program Development Coordinator	Beth Boustead	328-5653	bboustea@state.nd.us
Program Development Coordinator	JoAnn Steckler	328-5619	jsteckle@state.nd.us
Quality Assurance Officer	John Kramer	328-5726	jjkramer@state.nd.us
Quality Assurance Officer	Shirley Glass	328-5792	sglass@state.nd.us
Information Officer	Kathy Knudson	328-5658	kknudson@state.nd.us

E-mail Addresses

SLND-Guarantor

Associate Director of Operations	Wally Erhardt	328-5654	werhardt@state.nd.us
Program Reviews/Compliance Officer	Char Feist	328-5753	cfeist@state.nd.us
Claim Processing	Diane Sperle	328-5669	dsperle@state.nd.us
Data Processing Coordinator	Karen Iverson	328-5663	kiverson@state.nd.us

New Loans:

Supervisor	Holly Schirado	328-5751	hschirad@state.nd.us
Consolidation & DEAL Loans	Marla Belohlavek	328-5774	mbelohla@state.nd.us
Cancellations/Revisions	Jeanne Thomas	328-5761	jthomas@state.nd.us
General New Loans Information	328-5763	

Collections:

Supervisor	David Plum	328-5707	dplum@state.nd.us
Preclaim Assistance	Lori Sackmann	328-5655	lsackman@state.nd.us
Postclaim Assistance	Leslie Schmit	328-5662	lschmit@state.nd.us

SLND-Loan Servicing

Assoc. Dir. of Student Loan Servicing	Angie Wynn	328-5686	awynn@state.nd.us
General Repayment & Delinquent Account Information.	328-5660	

Secondary Market:

Connie Barden	328-5709	cbarden@state.nd.us
---------------	-------	----------	--

College Information Service

1-800-554-2717

Linda Albery	328-5835	lalbery@state.nd.us
	328-5657	

Financial Aid Information Sessions

Is college in your future plans?

If you plan to attend college during the 2000-01 school year, attend a Financial Aid Information Session. These sessions will answer questions about the federal student financial aid application and programs such as Pell, SEOG, and student loans.

Sessions are scheduled for:

December 02, 1999	7:00 p.m.	Garrison High School	January 16, 2000	1:30 p.m.	Beulah High School
December 06, 1999	7:00 p.m.	Rugby High School	January 16, 2000	6:30 p.m.	Minot Bishop Ryan High School
December 12, 1999	2:00 p.m.	Velva High School	January 17, 2000	7:00 p.m.	Kindred High School
December 14, 1999	7:00 p.m.	Standing Rock High School	January 18, 2000	7:00 p.m.	Fargo North High School
January 03, 2000	7:00 p.m.	Watford City High School	January 18, 2000	7:30 p.m.	Lisbon High School
January 04, 2000	7:00 p.m.	Ellendale High School	January 18, 2000	7:00 p.m.	Powers Lake School
January 04, 2000	7:00 p.m.	Harvey High School	January 18, 2000	7:30 p.m.	Bismarck Shiloh Christian School
January 05, 2000	5:30 p.m.	Griggs County High School	January 19, 2000	7:00 p.m.	Cavalier High School
January 05, 2000	6:30 p.m.	Wishek High School	January 19, 2000	7:00 p.m.	Devils Lake High School @ LRSC
January 06, 2000	7:00 p.m.	Grafton High School	January 19, 2000	1:00 p.m.	Killdeer High School
January 06, 2000	7:00 p.m.	Williston High School	January 19, 2000	7:00 p.m.	Langdon High School
January 09, 2000	1:00 p.m.	Dickinson & Trinity H.S. (at Dickinson H.S.)	January 20, 2000	1:00 p.m.	Mott High School
January 09, 2000	2:00 p.m.	Divide County High School	January 22, 2000	10:00 a.m.	Bottineau High School
January 09, 2000	2:00 p.m.	Hazleton High School	January 22, 2000	2:00 p.m.	Carrington High School
January 10, 2000	7:00 p.m.	Bismarck Century H.S.	January 23, 2000	1:30 p.m.	Hazen High School
January 10, 2000	7:00 p.m.	Fargo Shanley High School	January 23, 2000	1:30 p.m.	Hettinger High School
January 10, 2000	7:00 p.m.	Grand Forks Central H.S.	January 23, 2000	2:00 p.m.	Kenmare High School
January 10, 2000	7:30 p.m.	Jamestown High School	January 24, 2000	6:30 p.m.	Four Winds Com. High School
January 10, 2000	7:00 p.m.	Parshall High School	January 24, 2000	7:00 p.m.	Grand Forks Red River H.S.
January 10, 2000	7:00 p.m.	West Fargo High School	January 24, 2000	6:30 p.m.	Mayville High School
January 11, 2000	7:00 p.m.	Enderlin High School	January 25, 2000	7:00 p.m.	North Shore - Makoti
January 12, 2000	6:00 p.m.	Bowman High School	January 25, 2000	5:15 p.m.	Towner High School
January 12, 2000	6:30 p.m.	Stanley High School	January 25, 2000	7:00 p.m.	Turtle Mt. Comm. High School
January 13, 2000	1:00 p.m.	Beach High School	January 26, 2000	7:00 p.m.	Bismarck St. Marys Central
January 13, 2000	2:00 p.m.	Dakota Prairie - Petersburg	February 01, 2000	7:00 p.m.	Wahpeton High School
January 13, 2000	7:00 p.m.	Leeds High School	February 03, 2000	7:00 p.m.	Lakota High School
January 13, 2000	5:30 p.m.	Maddock High School	February 06, 2000	2:00 p.m.	McClusky High School
			February 17, 2000	7:00 p.m.	Cando High School

For more information, contact:
your high school counselor, local lender,
College Information Service - 1-800-554-2717
or

Student Loans of North Dakota 1-800-472-2166 ext. 85653

**The Financial Aid Information Sessions are sponsored by the
North Dakota Association of Student Financial Aid Administrators**